REMARKS

The final Office Action mailed June 23, 2009, has been received and the Examiner's comments carefully reviewed. In the present response, claims 1, 2, and 12 are amended, with support for these amendments found at least in paragraphs 021-022, 028, and 042-043. No new matter has been added, and claims 1-23 remain pending. Favorable reconsideration of this application is requested in view of the following remarks.

Claim Rejections - 35 USC § 112

In the Office Action, claims 1-23, second paragraph, have been rejected under 35 U.S.C. § 112 as being indefinite for failing to particularly point out and distinctly claim the subject matter which Applicants regard as the invention. Applicants respectfully traverse this rejection.

The Office Action indicates that claim 1 is unclear because "the body of the claim does not contain any limitations indicating the structure of the device," and "Applicant's claimed limitations consist of modules . . . that do not describe the structure of the device." Although Applicants do not accede to the correctness of the rejection, Applicants observe that claim 1 as amended (and claims 2-11 which depend therefrom) includes a number of structural limitations requiring that the modules execute on the computing system recited in the preamble of the claim. Therefore, claims 1-11 now include sufficient structure to provide limitations as to the claim, because particular modules must operate on a same computing device. In view of these amendments to claim 1, Applicants respectfully request reconsideration and withdrawal of the rejection of claims 1-11.

The Office Action also indicates that claim 12 is unclear as to "how the computer implemented method having a computing system carries out the transformation central to the operation of the claim. It is vague and indefinite how such steps are being performed without being tied to a machine." Applicants disagree with this characterization of the claim. Although Applicants again do not accede to the correctness of the rejection, claim 12 (and claims 13-23 which depend from that claim) now recite specific data and structural interrelationships between a computing system and databases containing potentially fraudulent transactions. For example, claim 12 requires that at least the identifying, assigning, and providing steps of that method

occur on a claimed computer system. At least because claim 12 includes certain steps tied to a machine, Applicants respectfully assert that claim 12 (and claims 13-23 which depend therefrom) is not indefinite. Applicants therefore respectfully request reconsideration and withdrawal of the rejection of claims 12-23.

Claim Rejections - 35 USC § 101

In the Office Action, claims 1-23 have been rejected under 35 U.S.C. § 101 because the claimed invention is directed to non-statutory subject matter. Applicants respectfully traverse this rejection. Although Applicants do not accede to the correctness of the rejection, Applicants assert that the amendments described above (with respect to the rejections under 35 U.S.C. § 112) render each of claims 1 and 12 (and therefore the claims depending therefrom) statutory, and respectfully request reconsideration and withdrawal of the rejection of these claims.

Claim Rejections - 35 USC § 103

In the Office Action, claims 1-23, have been rejected under 35 U.S.C. § 103(a) as being unpatentable over Lawrence (U.S. Patent No. 7,181,428), in view of Lawerence (U.S. Publication No. 2003/0277097). Applicants respectfully traverse this rejection.

A.   Claims 1-11

Independent claim 1 recites an anti-money laundering system that includes, among other elements, "a transaction activity monitor module operating on the computing system and configured to . . . identify suspicious patterns among the transactions at the branch of a financial institution in order to provide a suspicious transaction activity report relating to a potential money laundering transaction that includes a scenario explaining the potential money laundering transaction based on the suspicious patterns." As explained in the examples provided in the specification at least at paragraph 028, the transaction activity monitor module generates a report that includes user-understandable scenario descriptions that explain the significance of a potential money laundering transaction (e.g., "customer seems to avoid personal contact" or "customer attempts to make large cash transactions."). Therefore, the report generated as required by claim 1 must explain the scenario implicated by the particular detected transaction that triggered the system to determine that a transaction (or series of transactions) is a potential money laundering transaction.

First, and in contrast to claim 1, the combination of Lawrence and Lawrence '087 fails to disclose or suggest at least this aspect of claim 1. Lawrence fails to disclose or suggest this element entirely, and the Office Action in fact acknowledges that reference lacks such a feature. Office Action at pages 6-7. Lawrence '087 also fails to disclose or suggest such an element. Lawrence '087 discloses only generating a report that "indicat[es] one or more high risk variables" (¶0065) including information relating to high risk variables, but lacks specific information that includes a scenario explaining the potential money laundering transaction. Therefore, this combination of references cannot be combined to arrive at this element of claim 1 (and therefore claims 2-11 as well).

Second, Applicants disagree with the characterization made in the Office Action indicates at page 3 (paragraph 10), namely, that a recitation of intended use in a claim must result in a structural difference in order to patentably distinguish from the prior art. Applicants note that the particular intended use recited, discovering financial irregularities, is reflected in the elements recited in the claim. Specifically, at least claims 1-2 are amended in the present response to provide clarification that the various modules do not recite intended use, but instead recite a particular configuration of modules that provides structural limitation to the claim. For example, in claim 1, the risk assessor module previously described as "for providing" guidelines to an authorized user now specifically recites that the module operates on a computing system and is configured to provide such guidelines. Similar changes have been made to a number of other limitations of claims 1-2. Applicants therefore assert that these features provide patentable distinction from the combination of Lawrence and Lawrence '087, at least for the same reasons as set forth in Applicants' previous response of March 17, 2009; namely, that the combination of Lawrence and Lawrence '087 fails to disclose or suggest identifying financial transactions relating to money laundering as recited in the claim. See also Response of March 17, 2009, pages 8-9.

Furthermore, Applicants note that Lawrence and Lawrence '087 would not be combined to arrive at the claimed invention. Applicants note that Lawrence relates to risk assessment as relating to external events (e.g. political risks, world events, etc.) Lawrence, abstract. In contrast, Lawrence '087 relates to events specifically internal to a banking or financial system, as

it only tracks financial transactions. Even if these references were to be combined, the various features would not be combined in the manner set forth in the Office Action. Rather, Lawrence and Lawrence '087 might be combinable, if at all, to incorporate internal transactional data assessment into a system for determining risk of persons/events, or possibly to incorporate the external factors of Lawrence into a system for transaction surveillance. Lawrence would not be modifiable to incorporate certain features of that reference for use with transactions (e.g., the risk assessor module as set forth in the Office Action as identifying risk dimensions for potential money laundering transactions processed by the branch of the financial institution), and therefore should not be combinable in the manner set forth in the Office Action.

For at least the above reasons, Applicants respectfully assert that claim 1 (and therefore claims 2-11) are not rendered obvious by the combination of Lawrence and Lawrence '087, and therefore respectfully request reconsideration and withdrawal of the rejection of each of claims 1-11.

B.   Claims 12-22

Independent claim 12 relates to a method for providing anti-money laundering risk assessment determinations that recites both "determining whether the numerical designation of at least a selected one of the identified risk dimensions for the financial transaction to be conducted exceeds a predetermined level when the financial transaction to be conducted does have a risk-related dimension" and "performing a special risk assessment procedure if the numerical designation of at least a selected one of the identified risk dimensions exceeds a predetermined level." Therefore, execution of the special risk assessment procedure depends upon a determination that identified risk dimensions exceeds a predetermined threshold.

First, the combination of Lawrence and Lawrence '087 fails to disclose or suggest at least a system that executes a special risk assessment procedure depending upon a determination that identified risk dimensions exceed a threshold. Lawrence indicates that risk dimensions can be tested against a threshold, but only describes certain actions to be taken if such a threshold is reached, including "generating an alert, blocking acceptance of a transaction, creating a report, notifying a compliance department, or other appropriate response." Lawrence, col. 5:24-30. None of these actions corresponds to a special risk assessment procedure. Furthermore, the

Office Action recognizes that Lawrence does not perform a special risk assessment procedure. See Office Action at page 10. Lawrence '087 describes a variety of types of risk assessment procedures, but none of those procedures are based upon determining that risk dimensions exceed a numeric threshold. Rather, Lawrence '087 generates one of a variety of reports based on a determination that a transaction is high risk, but (1) the "high risk" determination is not based on comparison to a numeric threshold and (2) none of these reports corresponds to a special risk assessment procedure.

Second, Applicants assert that Lawrence and Lawrence '087 should not be combined, for at least the reasons set forth above with respect to claims 1-11.

For at least these reasons, Applicants respectfully request reconsideration and withdrawal of the rejection of claim 12, as well as claims 13-23 which depend therefrom.

CONCLUSION

In light of the above discussion it is respectfully submitted that each of the presently pending claims is in condition for allowance and notification to that effect is requested. Although certain arguments regarding patentability are set forth herein, there may be other arguments and reasons why the claimed invention is patentably distinct. Applicant reserves the right to raise these arguments in the future. The Examiner is invited to contact Applicant's representative at the below-listed telephone number if it is believed that the prosecution of this application may be assisted thereby.

Respectfully Submitted,

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